WHAT IS CLAIMED IS:

1. A method of performing financial processing in one or more computers, comprising:

(a) selecting accounts, amounts and rates from account data stored in a database using selection criteria specified by one or more rules; and

(b) performing one or more Net Present Value (NPV) calculations on the selected accounts by applying one or more NPV attrition rules to the selected accounts using the selected amounts and rates, wherein the NPV calculations determine a present value of an expected profitability value of current products.

2. The method of claim 1, wherein the step of performing the NPV calculations comprises applying NPV forecast rules to the selected accounts and applying the NPV attrition rules to results of the forecast rules.

3. The method of claim 1, wherein the NPV is a net present profitability value.

4. The method of claim 1, wherein the selected accounts contain current profitability values.

5. The method of claim 4, wherein the current profitability data is aggregated to provide an initial amount for the NPV calculations.

6. The method of claim 1, wherein the selected amounts are forecast amounts.

7. The method of claim 1, wherein the selected rates are NPV attrition rates.

8. The method of claim 1, wherein a user specifies one or more forecast periods over which the NPV calculations are performed.

9. The method of claim 8, wherein a user specifies one or more rates for the forecast periods.

10. The method of claim 1, wherein the step of applying the NPV attrition rules to the selected accounts comprises:

matching the NPV attrition rule against the selected accounts;

matching the matched accounts to results of NPV forecast rules;

obtaining an attrition rate for the matched accounts;

calculating an effective attrition rate for each forecast period;

performing the NPV attrition rule to calculate an NPV expected value using the effective attrition rate; and

storing the NPV expected value.

11. The method of claim 1, wherein the NPV attrition rule comprises a Constant (no compounding) method according to:

$$Amount_i = Amount_0 * (1 + R_0) * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

R_0 = initial rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

12. The method of claim 1, wherein the NPV attrition rule comprises a Constant (with compounding) method according to:

$$Amount_i = Amount_0 * (1 + R_m)^i * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

R_m = monthly rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

13. The method of claim 1, wherein the NPV attrition rule comprises an Additive (no compounding) method according to:

$$Amount_i = Amount_0 * (1 + i * (R_0 / 12)) * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

R_0 = initial rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

14. The method of claim 1, wherein the NPV attrition rule comprises an Additive (with compounding) method according to:

$$Amount_i = Amount_0 * (1 + Compounded\_Rate * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

i = forecast period,

j = first month in a forecast period,

k = last month in a forecast period, and

$Compounded\_Rate = Rate_1 * Rate_2 * ... * Rate_i$.

15. The method of claim 1, wherein the NPV attrition rule comprises a Manual (no compounding) method according to:

$$Amount_i = Amount_0 * (1 + R_{man}) * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

R_{man} = manual rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

16. The method of claim 1, wherein the NPV attrition rule comprises a Manual (with compounding) method according to:

$$Amount_i = Amount_0 * (1 + Compounded\_Rate * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

i = forecast period,

j = first month in a forecast period,

k = last month in a forecast period, and

$Compounded\_Rate = Rate_1 * Rate_2 * ... * Rate_i$.

17. The method of claim 1, wherein the NPV attrition rule comprises a Constant method according to:

$$Amount_i = Amount_0$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount, and

i = forecast period.

18. The method of claim 1, wherein the NPV attrition rule comprises a Negative Compounding method according to:

$$Amount_i = \text{Initial Forecast Amount} * (\text{Attrition Rate} * (1 - \text{Attrition Rate})^n)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount, and

i = forecast period.

19. A system for performing financial processing, comprising:

one or more computers;

logic, performed by the computers, for:

(a) selecting accounts, amounts and rates from account data stored in a database using selection criteria specified by one or more rules; and

(b) performing one or more Net Present Value (NPV) calculations on the selected accounts by applying one or more NPV attrition rules to the selected accounts using the selected amounts and rates, wherein the NPV calculations determine a present value of an expected profitability value of current products.

20. The system of claim 19, wherein the logic for performing the NPV calculations comprises logic for applying NPV forecast rules to the selected accounts and applying the NPV attrition rules to results of the forecast rules.

21. The system of claim 19, wherein the NPV is a net present profitability value.

22. The system of claim 19, wherein the selected accounts contain current profitability values.

23. The system of claim 22, wherein the current profitability data is aggregated to provide an initial amount for the NPV calculations.

24. The system of claim 19, wherein the selected amounts are forecast amounts.

25. The system of claim 19, wherein the selected rates are NPV attrition rates.

26. The system of claim 19, wherein a user specifies one or more forecast periods over which the NPV calculations are performed.

27. The system of claim 26, wherein a user specifies one or more rates for the forecast periods.

28. The system of claim 19, wherein the logic for applying the NPV attrition rules to the selected accounts comprises:

logic for matching the NPV attrition rule against the selected accounts;

logic for matching the matched accounts to results of NPV forecast rules;

logic for obtaining an attrition rate for the matched accounts;

logic for calculating an effective attrition rate for each forecast period;

logic for performing the NPV attrition rule to calculate an NPV expected value using the effective attrition rate; and

logic for storing the NPV expected value.

29. The system of claim 19, wherein the NPV attrition rule comprises a Constant (no compounding) method according to:

$$Amount_i = Amount_0 * (1 + R_0) * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

R_0 = initial rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

30. The system of claim 19, wherein the NPV attrition rule comprises a Constant (with compounding) method according to:

$$Amount_i = Amount_0 * (1 + R_m)^i * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

R_m = monthly rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

31. The system of claim 19, wherein the NPV attrition rule comprises an Additive (no compounding) method according to:

$$Amount_i = Amount_0 * (1 + i * (R_0 / 12)) * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

R_0 = initial rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

32. The system of claim 19, wherein the NPV attrition rule comprises an Additive (with compounding) method according to:

$$Amount_i = Amount_0 * (1 + Compounded\_Rate * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,
$Amount_0$ = initial amount,
i = forecast period,
j = first month in a forecast period,
k = last month in a forecast period, and
$Compounded\_Rate = Rate_1 * Rate_2 * ... * Rate_i$.

33. The system of claim 19, wherein the NPV attrition rule comprises a Manual (no compounding) method according to:

$$Amount_i = Amount_0 * (1 + R_{man}) * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,
$Amount_0$ = initial amount,
R_{man} = manual rate,
i = forecast period,
j = first month in a forecast period, and
k = last month in a forecast period.

34. The system of claim 19, wherein the NPV attrition rule comprises a Manual (with compounding) method according to:

$$Amount_i = Amount_0 * (1 + Compounded\_Rate * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

i = forecast period,

j = first month in a forecast period,

k = last month in a forecast period, and

Compounded_Rate = $Rate_1 * Rate_2 * ... * Rate_i$.

35. The system of claim 19, wherein the NPV attrition rule comprises a Constant method according to:

$$Amount_i = Amount_0$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount, and

i = forecast period.

36. The system of claim 19, wherein the NPV attrition rule comprises a Negative Compounding method according to:

$$Amount_i = \text{Initial Forecast Amount} * (\text{Attrition Rate} * (1 - \text{Attrition Rate})^n)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount, and

i = forecast period.

37. An article of manufacture embodying logic for performing financial processing in one or more computers, the logic comprising:

(a) selecting accounts, amounts and rates from account data stored in a database using selection criteria specified by one or more rules; and

(b) performing one or more Net Present Value (NPV) calculations on the selected accounts by applying one or more NPV attrition rules to the selected accounts using the

selected amounts and rates, wherein the NPV calculations determine a present value of an expected profitability value of current products.

38. The article of claim 37, wherein the step of performing the NPV calculations comprises applying NPV forecast rules to the selected accounts and applying the NPV attrition rules to results of the forecast rules.

39. The article of claim 37, wherein the NPV is a net present profitability value.

40. The article of claim 37, wherein the selected accounts contain current profitability values.

41. The article of claim 40, wherein the current profitability data is aggregated to provide an initial amount for the NPV calculations.

42. The article of claim 37, wherein the selected amounts are forecast amounts.

43. The article of claim 37, wherein the selected rates are NPV attrition rates.

44. The article of claim 37, wherein a user specifies one or more forecast periods over which the NPV calculations are performed.

45. The article of claim 44, wherein a user specifies one or more rates for the forecast periods.

46. The article of claim 37, wherein the step of applying the NPV attrition rules to the selected accounts comprises:

matching the NPV attrition rule against the selected accounts;

matching the matched accounts to results of NPV forecast rules;

obtaining an attrition rate for the matched accounts;

calculating an effective attrition rate for each forecast period;

performing the NPV attrition rule to calculate an NPV expected value using the effective attrition rate; and

storing the NPV expected value.

47. The article of claim 37, wherein the NPV attrition rule comprises a Constant (no compounding) method according to:

$$Amount_i = Amount_0 * (1 + R_0) * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

R_0 = initial rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

48. The article of claim 37, wherein the NPV attrition rule comprises a Constant (with compounding) method according to:

$$Amount_i = Amount_0 * (1 + R_m)^i * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

R_m = monthly rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

49. The article of claim 37, wherein the NPV attrition rule comprises an Additive (no compounding) method according to:

$$Amount_i = Amount_0 * (1 + i * (R_0 / 12)) * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,
$Amount_0$ = initial amount,
R_0 = initial rate,
i = forecast period,
j = first month in a forecast period, and
k = last month in a forecast period.

50. The article of claim 37, wherein the NPV attrition rule comprises an Additive (with compounding) method according to:

$$Amount_i = Amount_0 * (1 + Compounded\_Rate * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,
$Amount_0$ = initial amount,
i = forecast period,
j = first month in a forecast period,
k = last month in a forecast period, and
$Compounded\_Rate = Rate_1 * Rate_2 * ... * Rate_i$.

51. The article of claim 37, wherein the NPV attrition rule comprises a Manual (no compounding) method according to:

$$Amount_i = Amount_0 * (1 + R_{man}) * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

R_{man} = manual rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

52. The article of claim 37, wherein the NPV attrition rule comprises a Manual (with compounding) method according to:

$$Amount_i = Amount_0 * (1 + Compounded\_Rate * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

i = forecast period,

j = first month in a forecast period,

k = last month in a forecast period, and

$Compounded\_Rate = Rate_1 * Rate_2 * ... * Rate_i$.

53. The article of claim 37, wherein the NPV attrition rule comprises a Constant method according to:

$$Amount_i = Amount_0$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount, and

i = forecast period.

54. The article of claim 37, wherein the NPV attrition rule comprises a Negative Compounding method according to:

$$Amount_i = Initial\ Forecast\ Amount * (Attrition\ Rate * (1 - Attrition\ Rate)^n)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount, and

i = forecast period.